


IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

IN RE:	:	CASE NO. 20-10551-JCM
	:	
Ronald Dwight Lord, Sr. and	:	CHAPTER 13
Mary Louise Lord,	:	
Debtors,	:	
_____	:	RELATED TO DOCKET NO.: 69
Ronald Dwight Lord, Sr.,	:	
Movant,	:	
	:	
vs.	:	
	:	
Ronda J Winnecour,	:	
Chapter 13 Trustee,	:	
Respondents.	:	

**ORDER REGARDING DEBTORS' MOTION FOR EXEMPTION FROM FINANCIAL MANAGEMENT
COURSE CERTIFICATE**

AND NOW on this 28th day of May, 2025, upon consideration of the within
MOTION FOR EXEMPTION FROM FINANCIAL MANAGEMENT COURSE CERTIFICATE, it is hereby
ORDERED, ADJUDGED AND DECREED that the requirement of a Financial Management Course Certificate
be waived as to the Movant, Ronald Dwight Lord, Sr.

BY THE COURT:


dak

John C Melaragno, Judge
United States Bankruptcy Court

SIGNED
5/28/25 9:48 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

In re:
Ronald Dwight Lord, Sr.
Mary Louise Lord
Debtors

Case No. 20-10551-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 2

Date Rcvd: May 28, 2025

Form ID: pdf900

Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Ronald Dwight Lord, Sr., Mary Louise Lord, 10610 State Highway 618, Conneaut Lake, PA 16316-2632

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

Name	Email Address
Daniel P. Foster	on behalf of Debtor Ronald Dwight Lord Sr. dan@mrdebtbuster.com, katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Mary Louise Lord dan@mrdebtbuster.com katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Denise Carlon	on behalf of Creditor CSMC 2020-RPL2 Trust dcarlon@kmlawgroup.com
Maria Miksich	on behalf of Creditor CSMC 2020-RPL2 Trust mmiksich@kmlawgroup.com
Michelle L. McGowan	on behalf of Creditor CSMC 2020-RPL2 Trust mimcgowan@raslg.com

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Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Robert Shearer

on behalf of Creditor CSMC 2020-RPL2 Trust rshearer@raslg.com

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8